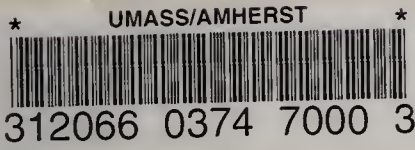


MASS. HS 20.2. PW 32

✓



ITS
2M

U OF MASS / AMHERST LIBRARY

Massachusetts Department of Public Welfare
William T. Hogan
Commissioner

Office of Research and Evaluation
Daniel J. Friedman
Director

EMERGENCY ASSISTANCE IMPACT STUDY

1. PW
2. GW

GOVERNMENT DOCUMENTS
COLLECTION

AUG 25 1981

University of Massachusetts
Depository Copy

Project Director:
Marjorie B. Platt

Research Assistants:
Maryann Prokos
Jeanne Kurtz

December 1980

811/46

ACKNOWLEDGMENTS

We would like to thank the following people for their supportive help and interest:

- Donna Balboni for help in constructing the questionnaire;
- Ellen Epstein, Bruce Goodro, Tom Kilburn, and Alina Matas for general discussions and insightful reviews;
- Carmen Garcia and Roger Wirt for computer assistance;
- Rena Jenkins and Jean Marino for patient and professional typing assistance; and finally
- Daniel Friedman for general support and supervision.

TABLE OF CONTENTS

Page

Summary	i
Introduction	1
Study Design	3
Shelter Costs, Expenditures, and Debt for the Average AFDC Family During Winter 1979-80	8
Proportion of AFDC Families Applying for and Receiving EA and Federal Energy Crisis Assistance During Winter 1979-80	10
Comparison Between Average AFDC Family Receiving EA and Average AFDC Family Not Receiving EA During Winter 1979-80	11
Specific EA Benefits Requested and Received by AFDC Families Receiving EA	16
Adequacy of EA in Meeting Emergency Shelter Needs	18
Tables: 1 - Shelter Costs, Expenditures and Debt for the AFDC Caseload	25
2 - Shelter Costs, Expenditures and Debt for the Average AFDC Family that Received EA and the Average AFDC Family that Did Not Receive EA	26
3 - Special Needs or Problems Reported by AFDC Families that Received EA and AFDC Families that Did Not Receive EA	27
4 - EA Benefits Requested and Received and Average Amount of Payments Received by AFDC Families that Received EA	28
5 - Special Needs Reported, EA Requests and EA Benefits Received by AFDC Families that Received EA (Collapsed into Four Categories)	29

TABLE OF CONTENTS (Cont'd)

	Page
6 - Short-Term Effects of EECF Benefits on Rent, Heat and Utility Debt (For Respondents whose EECF Benefits were Applied Towards Back Bills During the Surveyed Months)	30
7 - Hardships Experienced by AFDC Families Denied EA and AFDC Families that Received EA and Reported EA to be Insufficient	31
Notes	32
Appendix A: Emergency Assistance Questionnaire and Cover Letter	39
Appendix B: Comparison Between AFDC Families that Applied for EA and AFDC Families that Did Not Apply	52
Appendix C: Comparison Between EA-Approved and EA-Denied Families	57

SUMMARY

Emergency Assistance Program, January 17, 1980 - December 7, 1980

The Department of Public Welfare's EA program provides emergency aid to low-income families with children under age 21 who lack sufficient financial resources to meet emergency situations adequately. The EA program that began January 17, 1980 organized emergency benefits into two components: Disaster Assistance and the Emergency Energy Crisis Program (EECP). The Disaster Assistance component covered emergencies arising from "natural disasters, fires and floods," "defective home situations" (including faulty essential appliances), and evictions. Emergency benefits due to threatened or actual utility shut-offs and threatened evictions were also available when the EECP component (described below) was not in effect.

The Emergency Energy Crisis Program supplemented the federal Energy Crisis Assistance administered by Community Action Program (CAP) agencies. The benefits available under the EECP component of EA covered excessively large shelter costs that resulted in threatened evictions, threatened or actual utility shut-offs, and heating fuel needs. Both the EECP component of the EA program and the federal aid available through the CAP agencies expired on June 30, 1980.*

Purpose of Emergency Assistance Impact Study

The Emergency Assistance Impact Study was requested by the Commissioner of Public Welfare and the Assistance Payments Committee of the State Advisory Board. The purpose of the study was to answer five questions:

- What were shelter costs, expenditures and debt for the average AFDC family during Winter 1979-80?
- What proportion of AFDC families applied for and received EA and federal Energy Crisis Assistance?
- How did the average AFDC family that received EA compare to the average AFDC family that did not receive EA?
- What EA benefits were requested by AFDC families that received EA, and what EA benefits were received?
- How adequate was EA in meeting emergency shelter needs?

Methods

In order to answer these questions, the Emergency Assistance

*Beginning 8 December 1980, DPW's new EA policy includes an Excess Shelter Cost component which is somewhat similar to the EECP component of the EA program discussed in this report.

questionnaire (see Appendix A) was constructed and mailed to three random probability samples: a random sample of 640 AFDC families (66% response rate) representative of the February 1980 AFDC caseload as a whole; a random sample of 576 AFDC families (65% response rate) representative only of AFDC cases approved for EA from 17 January to 18 March 1980, and from 1 May to 30 June 1980; and a random sample of 550 AFDC families (62% response rate) representative only of AFDC cases denied EA during the same time periods. Demographic and financial data provided by AFDC respondents in questionnaires were validated where possible against DPW records and other data sources, revealing high correspondence.

Shelter Costs and Debt

During April 1980, the average AFDC family incurred total shelter costs of \$241 (including rent or mortgage, utilities, and heat); these total shelter costs comprised 74% of April's average total AFDC cash grant of \$323. About seven-tenths of the AFDC caseload paid heating or utility bills in addition to rent; for these families, heat or utility costs averaged \$125.

After paying April 1980 bills, 46% of the AFDC caseload still owed back bills for shelter; these total debts averaged \$266. Among the seven-tenths of the AFDC caseload that paid for heat or utilities apart from rent, 55% still owed back bills after paying for April 1980; these heating or utility debts averaged \$219.

Proportion of AFDC Caseload Applying for and Receiving EA

From January 1980 through May 1980, about 11% of the total AFDC caseload applied for EA and about 5% received it. During the same period, about 33% of the AFDC caseload applied for energy-related benefits through CAP agencies, and about 29% received it. The amount of CAP aid received averaged roughly \$371.

The amount of EA received during the sampled time periods averaged roughly \$336. Among AFDC families receiving EA, the most frequently received EA benefits included:

- repair or purchase of a major appliance (46%);
- payment for back utility bills (21%); and
- payment for fuel delivery (13%).

Roughly 89% of the AFDC caseload did not apply for EA from February through May 1980. Of this 89%: 47% said they did not apply because "I did not need special help"; 17% because "I was told to go to a Community Action Program agency to get help"; 15% because "I did not know that the Welfare Department had a program to help pay for emergency needs"; and 10% because "my caseworker or someone else in the Welfare Office told me

I was ineligible to receive help."

Differences Between AFDC Families Receiving EA and Other AFDC Families

AFDC families that received EA were needier than AFDC families that were denied EA or that did not apply for EA. For example:

	<u>AFDC Families Receiving EA</u>	<u>Other AFDC Families</u>
Total shelter costs:	\$281	\$238
Lack of heat for at least one day:	29%	10%
Received utility or heat shut-off notice:	49%	33%
Needed major appliance repaired or replaced:	44%	25%

Adequacy of EA

54% of AFDC families that received EA reported that it was insufficient; these families had average total shelter debt of \$244 after paying April bills. 46% of AFDC recipients that received EA reported that it was sufficient; these families had average total shelter debt of \$114 after paying April bills.

Of AFDC families denied EA, 26% reported that "I had no refrigerator, stove, hot water heater, or washing machine"; 25% reported "I had no heat"; and 22% reported "I didn't have enough food."

INTRODUCTION

Emergency Assistance (January 17, 1980 - December 7, 1980)

The Department of Public Welfare's EA program provides emergency aid to low-income families with children under age 21 who lack sufficient financial resources to meet emergency situations. The particular EA program that began January 17, 1980 organized emergency benefits into two components: Disaster Assistance (DA) and the Emergency Energy Crisis Program (EECP). The Disaster Assistance component covered emergencies arising from "natural disasters, fires and floods," "defective home situations" (including faulty essential appliances), and evictions. Emergency benefits due to threatened or actual utility shut-offs and threatened evictions were also available when the EECP component was not in effect.

The Emergency Energy Crisis Program component of EA covered excessively high shelter costs that resulted in threatened evictions, threatened or actual utility shut-offs, and heating fuel needs. The benefits available under EECP supplemented the federal Energy Crisis Assistance administered by Community Action Program (CAP) agencies. Both the EECP component of the EA program and the federal aid available through the CAP agencies expired on June 30, 1980.*

*Beginning December 8, 1980, the new EA policy includes an Excess Shelter Cost component which is similar to the EECP component of the EA policy evaluated in this report.

Several changes in the EA policy went into effect on April 7, 1980. These changes included: (1) a revised definition of household¹; (2) a revised definition of available resources considered in determining the amount of the EA payment²; and (3) a revision in how excess shelter costs were calculated under EECF.³ Coincidental with these changes in EA policy, the maximum amount of CAP funds available to each family was raised from \$400 to \$600.

Purpose of the Emergency Assistance Impact Study

This report will answer the following questions:

- What were shelter costs, expenditures and debt for the average AFDC family during Winter 1979-80?
- What proportion of AFDC families applied for and received EA and federal Energy Crisis Assistance?
- How did the average AFDC family that received EA compare to the average AFDC family that did not receive EA?
- What EA benefits were requested by AFDC families that received EA, and what EA benefits were received?
- How adequate was EA in meeting emergency shelter needs?

STUDY DESIGN

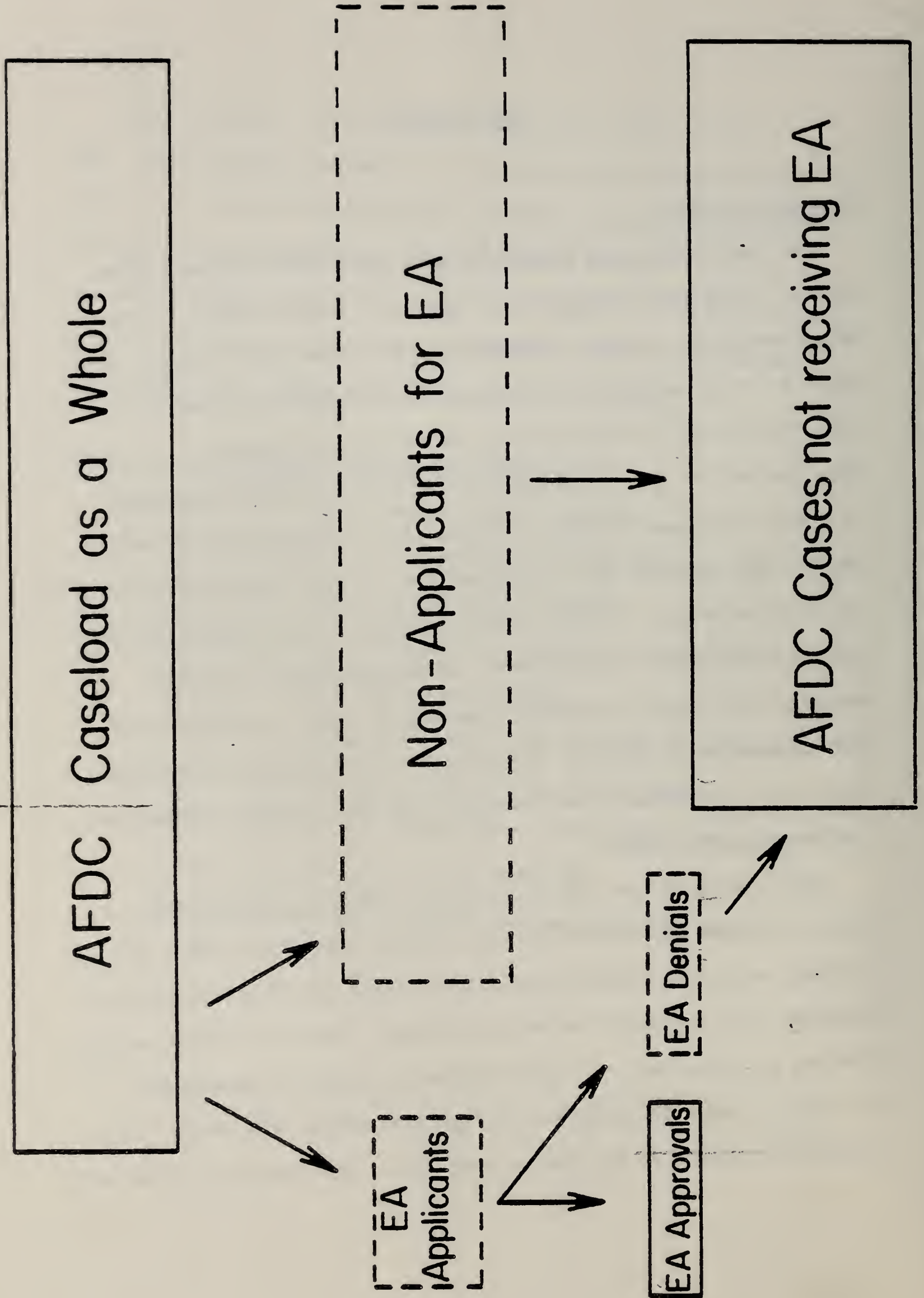
Conceptual Design

The basic conceptual design for this study rests upon one group and two subgroups (see Figure 1). The most inclusive group is the AFDC caseload as a whole, including roughly nine-tenths that did not apply for EA from January to late May 1980, roughly one-twentieth that applied for and received EA, and roughly one-twentieth that applied for and was denied EA. Analysis of the AFDC caseload as a whole was used to answer the questions: "What were shelter costs, expenditures and debt for the average AFDC family during Winter 1979-80?"; and "What proportion of AFDC families applied for and received EA and federal Energy Crisis Assistance?" As explained below, a sample survey of the February 1980 AFDC caseload was used to represent the AFDC caseload as a whole for the purposes of this study; in the text, this group is referred to as "February 1980 AFDC caseload sample" and the "average AFDC family."

One subgroup of the AFDC caseload as a whole consists of that portion that did not receive EA; from January through May 1980, this includes roughly nine-tenths that did not apply for EA and roughly one-twentieth that applied for EA but was denied. Analysis of this subgroup, referred to in the text as "AFDC families that did not receive EA," was used to answer the question "How did the average AFDC family that received EA compare to the average AFDC family that did not receive EA?"

FIGURE 1

CONCEPTUAL DESIGN



As explained below, the same survey of the February 1980 AFDC caseload--less these respondents who received EA--was used to represent AFDC families that did not receive EA.

A second subgroup of the AFDC caseload as a whole consisted of that portion--roughly one-twentieth--that received EA from January through May 1980. Analysis of this subgroup, referred to in the text as "EA-approved families" and "AFDC families that received EA," was used to answer the questions: "How did the average AFDC family that received EA compare to the average AFDC family that did not receive EA?"; "What EA benefits were requested by AFDC families that received EA, and what EA benefits were received?"; and "How adequate was EA in meeting emergency shelter needs?" As explained below, a separate sample survey of AFDC families that received EA from January 17, 1980 to March 18, 1980, and from May 1, 1980 to June 30, 1980 was used to represent this subgroup.

Finally, a supplemental part of the study deals with that subgroup of the AFDC caseload--roughly one-twentieth--that applied for EA but was denied from January through May 1980. Analysis of the subgroup was used to answer supplemental questions about how AFDC families denied EA managed, and how denied families compared with EA recipient families (Appendix B). As explained below a separate sample survey of AFDC families that applied for but were denied EA from January 17, 1980 to March 18, 1980, and from May 1, 1980 to June 30, 1980 was used to represent this subgroup.

Sample Design

In order to explore the research questions delineated above, the Emergency Assistance questionnaire (see Appendix A) was constructed and mailed to random samples representative of three populations:⁴ the February 1980 AFDC caseload; AFDC families approved for EA between January 17, 1980 and June 30, 1980; and AFDC families denied EA within the same time period.⁵

February 1980 AFDC Caseload Sample

The Emergency Assistance questionnaire was mailed at the end of May 1980 to a random sample of 640 AFDC families chosen systematically from February 1980's AFDC caseload masterfile.⁶ A total of 423 completed, useable questionnaires⁷ were returned over the course of three mailings, yielding a 66% response rate.⁸ As explained above, this sample was used to represent both (a) the AFDC caseload as a whole and (b) (following deletion of appropriate respondents) that portion of the AFDC caseload that did not receive EA.

Sample of AFDC Families Approved for EA

Because the evaluation was conducted during the time in which the EA program was being implemented, the sample of AFDC families receiving EA (EA-approved sample) was stratified by time in order to cover the largest possible portion of the program. The first stratum constitutes the first two months of the new program (January 17, 1980 to March 18,

1980) and the second stratum covers families approved from May 1, 1980 to June 30, 1980.

AFDC families receiving EA were identified using NFL-9 forms⁹ which indicate the outcome of EA requests. The sample (N=288) for each time stratum was randomly selected from the total population of NFL-9 forms containing an authorized expenditure date¹⁰ within the designated time period.

The Emergency Assistance questionnaire was sent to sampled EA recipients in late May 1980 for respondents in time period 1 and in late July 1980 for those in time period 2. A total of 373 completed, useable questionnaires were returned after three mailings to respondents in each time period, yielding an overall response rate of 65%.¹¹

Sample of AFDC Families Denied EA

See Footnote 12.

SHELTER COSTS, EXPENDITURES, AND DEBT FOR THE AVERAGE AFDC
FAMILY DURING WINTER 1979-80*

Shelter Costs (See Table 1)

Shelter costs refer to monthly bills or obligations, not including back bills. The average AFDC family incurred average monthly shelter costs in April 1980 of:

--\$240.87 for total shelter costs (including rent or mortgage, utilities and/or heat).¹³

This total cost figure is made up of several components, such as rent or mortgage, utility costs and heating costs. Each AFDC family does not necessarily incur all of these costs, depending on the particular housing situation. The average cost for each component was:

--\$157.60 for rental or mortgage costs, for all AFDC families;

--\$124.84 for total utility and heat costs, for the 69% of AFDC families that paid at least one utility and/or heat bill;¹⁴ and

--\$115.71 for heat, for the 48% of AFDC families that paid directly for oil, gas, or electric heat.

The average total shelter costs were equivalent to 74% of the average total AFDC cash grant of \$323.49 in April 1980.

*These results were obtained by analyzing data from the February 1980 AFDC caseload sample.

Shelter Expenditures (See Table 1)

Shelter expenditures reflect the amount of money actually paid for shelter bills and obligations during the survey month. In April 1980, the average AFDC family paid an average of:

--\$254.68 for all shelter bills (including rent or mortgage, utilities and/or heat);

--\$162.16 for rent or mortgage, for all AFDC families; and

--\$145.63 for utilities and/or heat bills, for the 69% of AFDC families that paid at least one utility or heat bill.

Average expenditures exceeded average costs, indicating an attempt to pay back bills for shelter.

Shelter Debt (See Table 1)

Shelter debt refers to debt remaining after all shelter expenses have been paid. After paying April 1980 bills:

--46% of AFDC families still owed an average of \$265.59 for all shelter-related back bills;

--17% of AFDC families still owed an average of \$234.45 for back rent or mortgage; and

--of the 69% of AFDC families that paid at least one utility or heat bill, 55% still owed an average of \$218.57 for back utility or heat bills.

PROPORTION OF AFDC FAMILIES APPLYING FOR AND RECEIVING EA AND FEDERAL
ENERGY CRISIS ASSISTANCE DURING WINTER 1979-80*

From January 1980 to late May 1980:¹⁵

--Roughly 11% of AFDC families applied for EA, and roughly 5% were approved for EA, receiving an average of \$336.¹⁶

--33% of AFDC families applied for federal Energy Crisis Assistance through CAP, and 29% were approved for CAP aid, receiving an average of \$370.90.

--38% of AFDC families applied for aid through either EA or CAP, and 33% were approved for either EA or CAP aid, receiving an average of \$368.17.

From January 1980 to late May 1980, 89% of the AFDC caseload did not apply for EA. Of those AFDC families that did not apply for EA:**

--47% did not apply because "I did not need any special help."

--17% did not apply because "I was told to go to a Community Action Program (CAP) agency to get help."¹⁷

--15% did not apply because "I did not know that the Welfare Department had a program to help me pay for emergency needs."

--10% did not apply because "My caseworker or someone else in the Welfare Office told me I was ineligible to receive help."¹⁸

-- 8% did not apply because "I did not feel comfortable asking my caseworker for more money because of the way I am treated."

-- 7% did not apply because "I received help from an agency outside of the Welfare Department."

*These results were obtained by analyzing data from the February 1980 AFDC caseload sample.

**Respondents could provide more than one reason for not applying for EA.

COMPARISON BETWEEN AVERAGE AFDC FAMILY RECEIVING EA AND AVERAGE
AFDC FAMILY NOT RECEIVING EA DURING WINTER 1979-80*

Demographic and Background Characteristics

Several factors differentiated AFDC families receiving EA from AFDC families that did not receive EA (AFDC' sample).¹⁹ Compared to AFDC families that did not receive EA,** families that received EA:

--were more likely to speak Spanish as their primary language (EA-approved - 14%; AFDC' - 9%);

--received more AFDC per month (EA-approved - \$344.79; AFDC' - \$322.58), largely due to having more eligible people in the monthly AFDC check (EA-approved 3.29; AFDC' - 2.97);

--were less likely to be working (EA-approved - 15%; AFDC' - 24%);

--were more likely to rent a private apartment (EA-approved - 61%; AFDC' - 50%) and less likely to rent public or subsidized housing (EA-approved - 12%; AFDC' - 23%); and

--had been receiving AFDC for a shorter period of time (EA-approved - 40 months; AFDC' - 48 months).

*These results were obtained by analyzing results from two samples: the EA-approved sample and the AFDC' sample. The AFDC' sample consists of the February 1980 AFDC caseload sample minus any respondents in that sample who received EA from January to May 1980.

**All results presented in this and following sections which involve comparisons between two samples or groups are based on tests yielding statistically significant differences at the .05 level or beyond. The primary tests used include chi-square tests of independence, t-test for differences between means, and z-tests for differences between proportions.

Shelter Costs and Expenditures (See Table 2)

Compared to AFDC families that did not receive EA, those families that received EA:

- had higher average monthly total shelter costs (EA-approved - \$280.95;²⁰ AFDC' - \$237.82) and paid more per month for all shelter-related bills (EA-approved - \$314.42; AFDC' - \$251.20);²¹
- had higher average monthly rental costs (EA-approved - \$184.39; AFDC' - \$157.59) and paid more rent per month (EA-approved - \$185.30, AFDC' - \$162.11); but
- had similar average monthly utility costs,* for those who paid at least one utility or heating bill (EA-approved - \$117.96; AFDC' - \$121.92) but paid marginally more per month for utilities* (EA-approved - \$166.66; AFDC' - \$145.30).

The shelter costs results can be partially explained by considering the criteria used to determine eligibility for EECF benefits. Once an AFDC recipient has the necessary proof of shelter-related arrearage, the procedure followed to determine the amount of EECF benefits to which the AFDC recipient is entitled focuses on shelter costs and available resources to meet these costs. Thus, one would expect EA recipient families to report slightly higher shelter-related costs than other AFDC families.

Shelter Debt (See Table 2)

After paying April 1980 bills, a higher proportion of AFDC families receiving EA, as compared to other AFDC families, had:

- remaining total shelter debt (EA-approved - 62%; AFDC' - 47%); and
- remaining utility debt* (EA-approved - 62%; AFDC' - 56%).

*See Footnotes 13 and 14. Utility includes total utilities and heat.

By contrast, the magnitude of the average total shelter and utility* debts did not differ. However, the magnitude of the average rental debt did differ between AFDC families receiving EA (\$349.81) and other AFDC families (\$236.59), although the proportions with rental arrearages did not differ.

Reported Emergency Needs (See Table 3)

Ninety-four percent of EA recipient families reported experiencing at least one "special problem or need" since January 1980,** but only 56% of other AFDC families did so. Of those reporting at least one special problem or need, the three most frequently cited are the same, but in each instance a larger proportion of families that received EA reported the problem than did other AFDC families. The most frequently cited problems were:

- receipt of a utility shut-off notice (EA-approved - 49%; AFDC' - 33%);
- need for repair or replacement of a major appliance (EA-approved - 44%; AFDC' - 25%);
- lack of heat for at least one day (EA-approved - 29%; AFDC' - 10%);
- need for purchase of a new appliance (EA-approved - 22%; AFDC' - 6%); and
- eviction notice (EA-approved - 15%; AFDC' - 4%).

*See Footnotes 13 and 14. Utility includes total utilities and heat.

**The list of "special problems or needs" included in the questionnaire (Appendix A, Q.37) includes all of those defined as "emergencies" under DPW's EA program.

CAP Participation

Compared to the other AFDC families, EA recipients:

- were more likely to apply for CAP help (EA-approved - 60%; AFDC' - 30%); and

- were more likely to receive CAP aid (EA-approved - 54% received an average of \$433.32 for CAP; AFDC' - 29% received an average of \$376.37).

Summary

Overall, these results suggest that AFDC families that received EA were needier than AFDC families that did not receive EA. First, EA recipients had higher shelter costs and expenditures than AFDC families that did not receive EA. This situation may result from the higher rental costs associated with renting private dwellings, as compared to renting public or subsidized housing (which is the case for a greater proportion of the AFDC' sample).

Second, the harder situations of EA recipient families are further aggravated because they are less likely to earn income in addition to their AFDC grant. In practical terms, this means that while the average grant received by EA recipients was \$22 more per month than that received by other AFDC families, EA recipients probably have less total income per month than other AFDC families and less money for unexpected emergencies.

Finally, a larger proportion of families that received EA reported special problems or needs than did AFDC families that did not receive EA. In conjunction with their higher shelter costs and expenditures

and their fewer available financial resources, it is not surprising that these families applied for and received EA.

Among EA recipient families, EA appears to have been successful in alleviating the magnitude of total shelter and utility* debts, but not in eliminating them. After paying their bills, EA recipients owed total shelter and utility* debts (for those paying for utilities*) similar in amount to the debt owed by families that did not receive EA. However, more EA recipient families still owed debt than did other AFDC families.

Comparisons made between the EA-approved and EA-denied samples (see Appendix C) further substantiate the conclusion that the EA program helped to reduce average total shelter debt and average utility debt*. Both the proportion of the EA-approved sample in arrears and the magnitude of the average remaining debt were significantly lower than that found for the EA-denied sample.

*See Footnotes 13 and 14. Utility includes total utilities and heat.

SPECIFIC EA BENEFITS REQUESTED AND RECEIVED

BY AFDC FAMILIES RECEIVING EA*

EA Benefits Requested (See Table 4)

Respondents who were approved for EA were asked to indicate all of the benefits they had formally requested under the EA program. By far, the most frequent request was for repair or purchase of major appliances (48%), followed by payment for back utility bills (25%), payment for fuel delivery (14%), and help to replace furniture, household equipment and supplies, clothing or food damaged by a natural disaster (10%). All remaining benefits were requested by less than 10% of the sample.

EA Benefits Received (See Table 4)

Among AFDC families receiving EA, the most frequently received EA benefits included:

- repair or purchase of a major appliance (46%);
- payment for back utility bills (21%); and
- payment for fuel delivery (13%).

By contrast, moving and other shelter-related benefits due to a natural disaster were received by the lowest proportion (4%).

*These results were obtained by analyzing data from the EA-approved sample (times 1 and 2).

The last column in Table 4 contains the average amount of EA received for each benefit category. Across all benefit categories, the average EA recipient family received \$335.70 from EA and received benefits 1.19 times, on average, during the 30 day period in which they were eligible for EA benefits.

ADEQUACY OF EA IN MEETING EMERGENCY SHELTER NEEDS

Several direct and indirect measures of the extent to which EA met the needs of recipient families can be constructed from the survey data.*

These measures include:

- the extent to which special needs or problems reported in the questionnaire were reflected in EA benefits requested from DPW;
- the extent to which EA requests were granted by DPW;
- the relationship between reported EA sufficiency and total shelter debt; and
- the extent to which EECF benefits effectively reduce debt, in the short term.

Each measure will be defined and discussed below.

Relationship Between Emergency Needs, EA Requests, and EA Benefits Received.

Among AFDC families receiving EA, there was not a one-to-one correspondence between the "special needs or problems" reported in the questionnaire and EA benefits actually requested from DPW (see Table 5). EA recipients reported more "special needs or problems" in the questionnaire than requests for corresponding EA benefits. As Table 5 indicates, the gap between "special needs or problems" reported and EA requests made was greater for evictions, appliances, and energy-related (EECF) needs.²²

* These results were obtained by analyzing data from the EA-approved sample (times 1 and 2).

Comparisons were made between EA benefits requested from DPW and EA benefits actually received from DPW (see Table 5); in this case, little difference was found. Taken together, these results suggest that the emergency needs reported in the questionnaires by families approved for EA were not necessarily translated into EA requests; this is especially true for eviction and energy needs. However, those EA benefits that were requested from DPW by EA-approved families were received.²³

Relationship Between Reported Sufficiency of EA and Total Shelter Debt

EA-approved respondents were asked whether the amount of aid received from the EA program was sufficient to cover their bills or debt. Overall, 46% of EA recipients indicated that EA was sufficient and 54% indicated EA was insufficient. For both total shelter debt and utility* debt, EA recipients reporting EA to be insufficient had higher debt (total shelter debt - \$243.53; utility* debt - \$163.13) than those who considered EA to be sufficient (total shelter debt - \$114.43; utility* debt - \$75.88).

*See Footnotes 13 and 14. Utility includes total utilities and heat.

Relationship Between Receipt of EA in Month Surveyed and Remaining Back Bills

The measures of need satisfaction discussed above have dealt largely with the long-term effects of EA on total shelter debt, since most respondents (at most 84%) received EA before completing the questionnaire. This final analysis considers only those respondents whose EECP benefits were applied towards back bills during the surveyed month. Table 6 shows the number of respondents receiving EA for energy-related back bills during April or June, and the number and percentage of those respondents with remaining debt following receipt of EA.

The results indicate that:

- 8% of the EA-approved sample that received EA for rent or mortgage arrearages in the surveyed month had remaining rental debt; and

- 8% of the EA-approved sample that received EA for oil delivery or arrearages in the surveyed month had remaining oil debt.

In contrast:

- 47% of the EA-approved sample that received EA for gas arrearages in the surveyed month had remaining gas debt; and

- 80% of the EA-approved sample that received EA for electricity arrearages in the surveyed month had remaining electricity debt.

While this analysis is based on relatively few respondents (N=60), it suggests that EECP benefits are most effective in dealing with rental and oil arrearages and least effective with respect to gas and electricity (utility) arrearages. Part of the problem may be administrative, however, since vouchers for arrearage payments submitted to utility companies may not be presented immediately to the Department for payment by the utility

company. Alternatively, it may be that landlords and oil companies are less likely to allow their clients to accumulate large back bills, as compared to large utility companies who often honor a shut-off moratorium in the winter months.

The results concerning the adequacy of EA in meeting emergency needs of EA recipients are complex. Overall, not quite half (46%) of EA recipients report that EA met their needs. Whether EA meets emergency needs obviously depends partially upon the particular problem confronting the individual AFDC family. For example, AFDC families facing eviction appear least likely to obtain EA benefits, while those needing major appliances are more likely to receive help.

The following ~~general~~ remarks from EA recipients present qualitative, personal assessments of the EA program:

"With out [sic] the help of Emergency Assistance Program and CAP myself and my two children would of had no heat."

"I have no complaints. Without their [caseworkers] help my son and myself wouldn't have made it through this year. This isn't probably the sort of remark you want but I think the employees of these two programs should be commended for having to deal with the many characters they encounter."

"I recieved [sic] notices from the gas company for four months after my social worker notified me that EA would pay the outstanding amount all the notices threatened shut-off for non-payment. As I finished this letter I started to cook my dinner and couldn't because my gas had been shut-off. I have no heat, hot water, or cooking facilities. I was notified in January that EA had paid the bill."

"I think the social workers who help . . . should also tell you if there is a time limit on your funds available to you. Example I went to welfare for fuel assistance they approved me for \$500 but I got 1 delivery and because they did not tell me I had to use these funds in 30 days I lost out on my next delivery . . . as a result I got no oil the following month."

"I was denied twice, help for emergency assistance to pay back rent. I didn't receive help until my eviction was made final in court and because of the runaround between the three services I've mentioned above (Welfare, NASCAP, legal services), I had one month to find an apartment and two weeks by eviction to be out . . . My own personal opinion is this. The Welfare Department is here for the welfare of the people, too [sic] help in times of hardship. They have treated me and my child as if we were less than human! . . . I am disgusted with the . . . Welfare system and some (not all) of their prejudiced employees."

How Did AFDC Families Whose Needs Were Not Met by EA Manage?

The EA-denied sample was asked (in an open-ended question) to indicate how they managed following denial of their requests for EA.²⁴ Responses were coded into nine categories. Results for respondents who answered the question were:

	<u>% of EA - Denied Sample Responding to Question</u>
Did without	31%
Borrowed money	22%
Applied for CAP	13%
Juggled bills	10%
Paid the bill myself	7%
Relative helped (non-financial)	7%
Miscellaneous	7%
Used extra-legal means	1%

These results suggest that EA-denied families tried to manage on their own: they did without, borrowed money (mainly from relatives/friends), juggled their bills or paid bills themselves. The most commonly cited hardships as a result of EA denial were having to do without a major appliance (26%), followed closely by having no heat (25%) and not having enough food (22%). The first two columns of Table 7 present a complete breakdown of the types and frequencies of reported hardships.

A comparison of reported hardships was made between AFDC families denied EA and those EA recipients who reported that the amount of EA received was insufficient. No difference was found between the two groups with respect to the types of hardships reported or frequency of occurrence. This result suggests that both lack of sufficient aid and lack of aid altogether produce similar hardships. A detailed listing of the hardships experienced by the EA-approved group is also presented in columns three and four of Table 7.

The following comments highlight some of the more frequent criticisms made of the EA program by AFDC families denied EA.

"Last January 1980 I ran out of oil and was told that because I had no bill in arrears or shut-off notice I could not receive any assistance. In the . . . area where I live, especially if you rent, it is C.O.D. only. You cannot get credit for oil. As a result we went without oil twice after January 1980. My water pipes froze. I came home at night to a freezing home with three small children . . . They [EA] decided I was eligible [sic] but would have to wait 6 weeks for voucher to come in mail. In the meantime my children were freezing. I pleaded with the oil man to deliver oil, till voucher came but he could not . . . he told me to go to . . . CAP. I did and recieved [sic] oil immediately."

"I have been told electricity is not covered in it [EA]. I have had trouble with refrigerator not running right & still does not but I can not afford a repairman at present time."

"The Emergency Assistance program, like the overall AFDC program provides insufficient funds for the needs of welfare recipients. It reinforces feelings of powerlessness, frustration, and humiliation."

"My social worker has never informed me of any such program. I found out through CAP. He's tried to discourage me of getting it [EA] when I found out because of all the paper work involved and said it was hard to get approved. CAP has been very helpful. Not the Dept. of Welfare."

"It should be given the amount allowed during a 12 month period because its [sic] not always needed within 30 days and living on our income you use every cent for just fuel and survival. Also they never should have done away with beds for babies after all they have to have a place to sleep. It seems some get so much and others who try get noting [sic] or very little. It seems unfair."

"Welfare workers should be trained in areas of form filling out. We had to make 7 trips and still need another because of confusion of new regulations and certain wording of the forms."

TABLE 1

SHELTER COSTS, EXPENDITURES AND DEBT
FOR THE AFDC CASELOAD

(Differences between costs, expenditures and debt are explained in the text.)

	February 1980 AFDC Caseload Sample (N=423)	<u>N</u>
<u>Shelter Costs</u>		
Total Shelter Costs	\$240.87	420
Rent	\$157.60	413
Utility* (For those who pay separately for utilities)	\$124.84	289
Heat (Average for 3 fuel types - for those who pay separately for heat)	\$115.71	205
Oil Heat	\$149.03	75
Gas Heat	\$102.00	110
Electric Heat	\$ 66.20	20
<u>Shelter Expenditures</u>		
Total Shelter Expenditures	\$254.68	416
Rent	\$162.16	406
Utility* (For those who pay separately for utilities)	\$145.63	272
<u>Shelter Debt</u>		
Total Shelter Debt -- Percent in Debt	46%	196
-- Average Amount	\$265.59	
Rent -- Percent in Debt	17%	71
-- Average Amount	\$234.45	
Utility* (For those who pay separately for utilities)		
-- Percent in Debt	55%**	162
-- Average Amount	\$218.57	

*See Footnotes 13 and 14. Utility includes total utilities and heat.

**Percent of those who pay at least one bill: N=292

TABLE 2

SHELTER COSTS, EXPENDITURES AND DEBT FOR THE AVERAGE AFDC FAMILY THAT RECEIVED EA AND THE AVERAGE AFDC FAMILY THAT DID NOT RECEIVE EA

	<u>EA-Approved Sample</u> (N=373)	<u>N</u>	<u>AFDC' Sample*</u> (N=400)	<u>N</u>
<u>Shelter Costs</u>				
Total Shelter Costs	\$280.95	373	\$237.82	397
Rent	\$184.39	367	\$157.59	391
Utility**** (For those who pay separately for utilities)	\$117.96	314	\$121.92	269
Heat (Average for 3 fuel types - for those who pay separately for heat)	\$100.62**	225	\$116.36**	182
Oil Heat	\$136.94	108	\$152.78	67
Gas Heat	\$ 67.10	106	\$101.28	94
Electric Heat	\$ 67.09	11	\$67.67	21
<u>Shelter Expenditures</u>				
Total Shelter Expenditures	\$314.42	369	\$251.20	393
Rent	\$185.30	359	\$162.11	384
Utility**** (For those who pay separately for utilities)	\$166.66	297	\$145.30	251
<u>Shelter Debt</u>				
Total Shelter Debt -- Percent in Debt	62%	230	47%	187
-- Average Amount	\$292.11		\$260.25	
Rent -- Percent in Debt	21%	80	17%	69
-- Average Amount	\$349.81		\$236.59	
Utilities**** (For those who pay separately for utilities)				
-- Percent in Debt	62%***	204	56%***	153
-- Average Amount	\$191.18		\$211.38	

* February 1980 AFDC caseload sample, minus EA Recipients (AFDC Families that did not receive EA).

** Heating costs may be slightly higher for the AFDC' as compared to the EA-Approved sample, since the average for the AFDC' sample is based on April data only.

*** Percent of those who pay at least one bill - EA-Approved: N=327; AFDC': N=271.

**** See Footnotes 13 and 14. Utility includes total utilities and heat.

TABLE 3

SPECIAL NEEDS OR PROBLEMS REPORTED BY AFDC FAMILIES THAT RECEIVED
EA AND AFDC FAMILIES THAT DID NOT RECEIVE EA

<u>Type of Special Need</u>	<u>EA-Approved Sample (N=373)</u>		<u>AFDC* Sample* (N=400)</u>	
	<u>%</u>	<u>N</u>	<u>%</u>	<u>N</u>
Replace/repair major appliance	44%	164	25%	99
Purchase new appliance	22%	82	6%	23
Utility shut-off notice	49%	183	33%	131
Utility shut-off	14%	51	7%	28
No heat	29%	107	10%	39
Eviction notice	15%	57	4%	17
Eviction	9%	35	2%	8
Temporarily without shelter	11%	42	1%	5
Move due to home repairs	3%	13	2%	6
Natural disasters	10%	36	1%	2
Other, Miscellaneous	10%	38	10%	38
No special need	5%	19	42%	166
At least one problem	94%	350	56%	224

*February 1980 AFDC caseload sample, minus EA recipients (AFDC families that did not receive EA).

TABLE 4

EA BENEFITS REQUESTED AND RECEIVED AND
AVERAGE AMOUNT OF PAYMENT RECEIVED BY AFDC FAMILIES THAT RECEIVED EA

<u>Type of EA Benefit</u>	<u>EA Benefits Requested by EA-Approved Sample</u>		<u>EA Benefits Received by EA-Approved Sample</u>		<u>Average Amount Received by the EA-Approved Sample</u>
	<u>%</u>	<u>N</u>	<u>%</u>	<u>N</u>	
Appliance	48%	180	46%	170	\$270.47
Unsafe Home	6%	22	5%	19	\$149.26
Utility Back Bills	25%	92	21%	78	\$234.21
Fuel Payment	14%	54	13%	47	\$311.38
Threatened Eviction	8%	28	7%	25	\$458.60
DA: Equipment-related	10%	39	9%	33	\$502.67
DA: Shelter-related	4%	17	4%	14	\$315.00
Eviction	8%	30	7%	24	\$310.17
Other	6%	23	4%	16	\$203.69

TABLE 5

SPECIAL NEEDS REPORTED, EA REQUESTS AND EA BENEFITS RECEIVED
BY AFDC FAMILIES THAT REQUESTED EA (COLLAPSED INTO FOUR CATEGORIES)

<u>Benefit Category</u>	<u>Special Need (EA-Approved Sample)</u>		<u>EA Requests Made (EA-Approved Sample)</u>		<u>EA-Benefits Received (EA-Approved Sample)</u>	
	<u>%</u>	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>	<u>N</u>
Appliance	59%	219	48%	180	46%	170
Eviction	18%	67	8%	30	6%	24
Disaster Assistance & Other	21%	80	21%	79	18%	67
EECP	63%	236	41%	154	38%	142

TABLE 6

SHORT-TERM EFFECTS OF EECB BENEFITS ON RENT, HEAT AND UTILITY DEBT
(FOR RESPONDENTS WHOSE EECB BENEFITS WERE APPLIED TOWARDS BACK BILLS
DURING THE SURVEYED* MONTHS)

	Number of Respondents in EA-Approved Sample That Received EECB Benefits in April/June		Number in EA-Approved Sample With Remaining Debt Following Receipt of EA	Percent of Column 1 With Remaining Debt
	<u>%</u>	<u>N</u>	<u>N</u>	
Rent/Mortgage	3%	13	1	8%
Oil	3%	13	1	8%
Gas	4%	15	7	47%
Electricity	5%	19	15	80%

*Source: EA-Approved Sample (time 1 and 2).

TABLE 7

HARDSHIPS EXPERIENCED BY THE AFDC FAMILIES DENIED EA AND AFDC FAMILIES
 THAT RECEIVED EA THAT REPORTED EA TO BE INSUFFICIENT

<u>Types of Hardships</u>	<u>EA-Denied (N=284)</u>		<u>EA-Approved That Reported Insufficient EA (N=183)</u>	
	<u>%</u>	<u>N</u>	<u>%</u>	<u>N</u>
No major appliance	26%	73	28%	51
No heat	25%	71	26%	48
Not enough food	22%	62	26%	47
No gas/electricity	15%	43	14%	26
Unfit home	11%	32	15%	27
Not enough furniture	10%	28	24%	43
Eviction/foreclosure	9%	26	9%	16
Other	4%	10	11%	20

NOTES

1. To determine resources available to a household, the household includes the needy child and any of the following relatives: father, mother, grandfather, grandmother, brother, sister, stepfather, stepmother, stepbrother, stepsister, uncle, aunt, first cousin, nephew or niece and the spouse of such persons in a place of residence maintained by one or more of such relatives.
2. Disregarded income over the past three months will no longer be considered an available resource.
3. Amount of CAP funds, subtracted from total shelter expenses, may not exceed the amount of the applicant's energy-related costs for the months under consideration.
4. AFDC clients who were selected to receive the Emergency Assistance questionnaire were sent an English and Spanish version of the questionnaire along with a cover letter in both languages. The English version of the cover letter and Emergency Assistance questionnaire can be found in Appendix A. The cover letter provided information about the purpose of the study and the confidential manner in which the data would be processed and analyzed. Each respondent was paid \$10 for a completed questionnaire. The first mailing was followed by the second, 1½ weeks later. The first and second mailings went to the entire three samples, regardless of whether or not they returned the first questionnaire. The third mailing, sent three weeks after the first mailing, was sent only to those sample members who had not returned a completed questionnaire.
5. For the February 1980 AFDC caseload sample and the EA-approved and EA-denied samples (described below), we are 95% confident that the obtained sample estimates are within ±5% of the true population parameters.
6. The February 1980 masterfile contains a complete listing of all AFDC recipients in Massachusetts during February 1980. The masterfile contains identifying information such as names, addresses, and social security numbers, along with case-related information.
7. When possible and necessary, respondents were interviewed via the telephone to clarify information provided on their questionnaires or to collect missing information.
8. The average respondent in the AFDC caseload sample was a 33 year old, divorced or separated mother with 2.3 children. Eighty-five percent

of the AFDC sample was white (including Hispanics who classified themselves as white or "other"); 9% spoke Spanish or Portuguese as their primary language, while 90% indicated that English was their primary language. Fifty percent of the respondents graduated from high school, and 17% attended college. Twenty-three percent were working at the time in which they answered the questionnaire. Finally, the average length of time the typical respondent had been on AFDC was 47 months. Comparisons between this random sample of the February 1980 AFDC caseload and the "1979 Welfare Dynamics Survey" conducted by the Office of Research and Evaluation in early 1979 yielded minimal differences between the two samples with respect to demographic and background characteristics. The average AFDC family lived in a rented apartment which was heated by oil or gas. More specifically, the housing situations indicated by the AFDC families were as follows:

Housing Situation

Rent apartment	212	50%
Rent public or subsidized housing	95	22%
Own home	45	11%
Rent home	41	10%
Other	30	7%
	423	100%

Each respondent was asked to indicate all the means by which his/her apartment or home was heated. The results showed that:

- 42% (N=178) heat with oil;
- 40% (N=171) heat with gas;
- 11% (N=46) heat with electricity;
- 7% (N=31) do not know; and
- 6% (N=25) heat with other fuel sources, including bottled gas.

9. The NFL-9 form communicates DPW's official action on a client's request for Emergency Assistance. If the request is approved, the type of benefit and amount authorized for payment are recorded. If the request is denied, the type of benefit is recorded and the reason for denial is documented. One copy of the NFL-9 form is sent to the AFDC client.
10. The authorized expenditure date refers to the date when the EA benefit was approved.
11. The response rate did not vary between time periods. Marked differences do not appear to exist between time 1 and time 2 EA-approved samples in special needs or problems reported on the questionnaire.

"Since January, 1980, which of the following things have happened to you? (Check all that apply.)"

	<u>% of EA-Approved Sample</u>	
	<u>Time 1</u>	<u>Time 2</u>
My stove, refrigerator, hot water heater, or washing machine broke down and needed to be fixed or replaced.	44%	49%
I moved to a new place and had to buy my own refrigerator or stove.	21%	25%
I received at least one shut-off notice for either gas or electricity.	49%	55%
I did not have gas or electricity for at least one day because of a shut-off.	10%	18%
I went without heat for at least one day. (Do <u>not</u> check this space if your landlord is supposed to supply your heat.)	27%	34%
I received a notice from my landlord telling me to leave for non-payment of rent <u>or</u> I got a foreclosure notice from the bank.	15%	18%
I was <u>evicted</u> by the landlord or bank.	7%	13%
I was temporarily without a place to live following an <u>eviction, fire, flood, or other natural disaster.</u>	13%	11%
I had to move because my house needed repairs that I could not afford to make.	4%	4%
My furniture, household items, clothes, or food were destroyed as a result of <u>fire, flood, or other natural disaster.</u>	12%	9%
Other (specify): _____	10%	11%

12. The same identification and selection procedure was used to randomly select AFDC families denied EA (EA-denied sample) from NFL-9 forms falling within the same time strata.

The Emergency Assistance questionnaire was mailed to 275 AFDC families denied EA within each time stratum. A total of 339 completed, useable questionnaires were returned, yielding a 62% response rate, which did not vary between time periods. However, when the data from the EA-denied sample were initially analyzed, it became clear that 55 respondents (16%) had been approved for EA subsequent to their initial denial. These subsequent approvals were eliminated from the EA-denied sample, leaving a total of 284 questionnaires for further analysis.

13. The total cost figure was derived by 1) adding a respondent's monthly rent/mortgage costs to the utility costs, if applicable, and then 2) aggregating across individuals to arrive at a monthly average. Since for 31% of the AFDC sample total shelter costs equal rent/mortgage costs, one cannot add the average monthly utility costs to the average monthly rental costs to derive an average total cost figure.
14. Similarly, one cannot subtract heating costs from total utility costs to derive an average utility cost figure, excluding heat. This is the case since only 48% of the sample pay directly for heat as compared to 69% who pay at least one utility bill.
15. These results were compared to those obtained from other DPW data sources on EA volume. A tabulation of EA requests made (based on information from NFL-9 forms) between October 1979 and February 1980 indicated that 8108 requests for EA were received, equivalent to 6.7% of the AFDC caseload during those five months. In addition, 6109 approved requests for EA were granted during that time period equivalent to 5.06% of the AFDC caseload. Thus, these data are in agreement with the survey's findings: that 5% of the February 1980 AFDC caseload sample were approved for EA sometime during the five months from January 1980 through May 1980. However, the results of the tabulation yield a lower estimate of the number of EA requests over a five month period: 6.7% compared to 11% found in our survey. The estimates obtained from this tabulation may not coincide with those from the survey, since the tabulations were based on number of requests, or number of benefits received, (there can be up to 3 requests/benefits on each NFL-9), whereas the results from the survey reflect number of families requesting or receiving EA. Additionally, the two time periods are different.

16. This figure is based on data from the EA-approved sample and is the best estimate of the average EA payment received by AFDC families approved for EA between January 1980 and the date of questionnaire completion. Validation of this average amount of EA figure against DPW records shows high correspondence. After appropriate adjustments are made for those EA-approved respondents that received EA more than once, the estimate for one-time receipt of EA derived from NFL-9 data is \$308, compared to an estimate of \$318 for one time receipt derived from EA-approved sample questionnaire data. At 95% confidence, the interval around the \$318 estimate for one time receipt is from \$294.02 to \$341.06. Further comparison between NFL-9 data and EA-approved sample data also indicates high correspondence on specific categories of benefits. For example (after appropriate adjustments are made for EA-approved respondents that received EA more than once): appliance (\$266.63 - EA-approved; \$268.28 - NFL-9); utility back bills (\$225.09 - EA-approved; \$216.29 - NFL-9); fuel payment (\$306.71 - EA-approved; \$305.33 - NFL-9).
17. NFL-16's and NFL-9's from January through May 1980 were checked to determine whether any of the 63 respondents who responded "I was told to go to a Community Action Program (CAP) agency to get help" were recorded by DPW as actually having applied; none of these 63 had NFL-9's or NFL-16's.
18. NFL-16's and NFL-9's from January through May 1980 were checked to determine whether any of the 38 respondents who responded that they did not apply for EA because "My caseworker or someone else in the Welfare Office told me I was ineligible to receive help" were recorded by DPW as actually having applied; only 2 of these 38 had NFL-9's and no NFL-16's were found.
19. The AFDC' sample was obtained by excluding 23 cases from the February 1980 AFDC caseload sample who had received EA between January 1980 and the end of May 1980 when the questionnaires were completed.
20. The average total monthly shelter costs for the EA-approved sample reflected 81% of the average monthly AFDC' grant, \$344.79. This ratio is slightly higher than that found for the AFDC' sample, 74%.
21. Data from the AFDC' sample reflect only April costs, expenditures and debt, whereas data from the EA-approved sample reflect the average of April and June in terms of costs, expenditures and debt. However, all significant (and non-significant) comparisons concerning shelter costs, expenditures and debt between the AFDC' sample and the EA-approved sample also were obtained when the EA-approved sample was restricted to just those EA-approved respondents in time 1 (reporting April costs, expenditures and debt).

22. The procedure used to collapse categories insured that individual respondents were counted only once within each category, but a given individual could be included in more than one category.

23. Further analysis of emergency needs, EA requests and EA benefits received, at the individual level, also indicated that the type of EA benefits received from DPW depended upon the type of emergency need reported in the questionnaire. In the EA-approved sample, the results indicated that:

--Of the 219 respondents who reported a need for appliances: 67% requested an appliance benefit and received EA for appliances; and 29% of those respondents who reported an appliance need did not request or receive EA appliance benefits.

--Of the 140 respondents who reported energy-related needs: 54% requested EECB benefits and received EECB benefits; and 40% of those respondents who reported energy-related needs did not request or receive EECB benefits.

--Of the 46 respondents who reported DA needs: 53% requested DA benefits and received DA benefits; and 41% of those respondents who reported DA needs did not request or receive DA benefits.

--Of the 21 respondents who reported an eviction problem: 22% requested eviction benefits and received eviction benefits; and 66% of those respondents who reported an eviction problem did not request or receive eviction benefits.

24. EA-denied sample respondents' self-reported reasons for denial were compared, on an aggregate level, to those documented on the NFL-9 forms. Tabulation of the official reasons for denial revealed the following results:

<u>Reasons for Denial - NFL-9 Data</u>	<u>N</u>	<u>% (Base = 284)</u>
General ineligibility	102	36%
No verification	62	22%
Excess resources	53	19%
Received EA within past 12 months	47	17%
Told to go to CAP/received Assistance from CAP	15	5%

The results obtained from the questionnaire survey of the EA-denied sample were compared to those obtained from the NFL-9 forms. This comparison indicated that there was general agreement between the respondents' recollections and the "official" reason for denial with respect

to the following categories: general ineligibility, excess resources and received EA within past 12 months. By contrast, a significant divergence between the questionnaire and NFL-9 data was found for the remaining two denial categories entered into the analysis: no verification and told to go to CAP. That is, 62 families were denied (according to the NFL-9's) for lack of verification; whereas, only 31 respondents reported this reason for denial. Similarly, 15 families were denied (according to the NFL-9's) because they were supposed to go to CAP first in order to become eligible for EA, as compared to 25 people who responded that they were denied for this reason.

APPENDIX A:

QUESTIONNAIRE AND COVER LETTER

COMMONWEALTH OF MASSACHUSETTS

Department of Public Welfare

Office of Research and Evaluation

EMERGENCY ASSISTANCE QUESTIONNAIRE

THIS QUESTIONNAIRE SHOULD BE COMPLETED BY THE PERSON WHOSE NAME IS ON THE AFDC CHECK. If that person cannot complete the questionnaire, please answer the questionnaire for that person.

1. Were you receiving AFDC in Massachusetts in any of the following months in 1980? (Check all that apply.)

___ (1) April

___ (3) June

___ (2) May

___ (4) July

2. What year were you born? 19 ___

3. Your sex? ___ (1) Male ___ (2) Female

4. What is your marital status? (Check one.)

___ (1) Married and living together

___ (4) Divorced

___ (2) Married but living apart

___ (5) Widowed

___ (3) Separated

___ (6) Never married

5. When did you start receiving AFDC?

(If you have received AFDC more than once, consider only the present time.)

___ month 19 ___ year

6. How many children and adults, including yourself and your husband or wife, live with you in your house or apartment?

___ Children ___ Adults

7. Are you now working? (Check one.)

___ (1) Yes

___ (2) No

8. Other than yourself, do any adults (over 18 years of age) living with you now work? (Check one.)

___ (1) Yes

If Yes: How many? ___ Adults work

___ (2) No

9. What is your housing situation? (Check one.)

- ☐ (1) I own the house in which I live.
- ☐ (2) I rent a house.
- ☐ (3) I rent an apartment in a public housing project.
- ☐ (4) I rent an apartment not in a public housing project.
- ☐ (5) Other (please describe): _____

10. How is your home or apartment heated? (Check all that apply.)

- ☐ (1) By oil ☐ (5) By wood
- ☐ (2) By gas ☐ (6) Other (please describe): _____
- ☐ (3) By bottled gas _____
- ☐ (4) By electricity ☐ (7) I don't know

Questions 11 to 36 ask you some questions about your monthly bills. We are interested in your total household monthly bills.

11. How much was your rent or mortgage for the month of June, 1980?
(Do not include any unpaid, back bills, if any.)

\$ _____.00

12. How much did you pay in June for rent or mortgage?
(Include your June rent or mortgage and back bills, if any.)

\$ _____.00

13. Does the amount you paid for rent or mortgage in June include any money you received from the Welfare Department's Emergency Assistance program, your local Community Action Program (CAP) agency, or any other agency?

☐ (1) Yes

If yes:

- a) How much from the Welfare Department's
Emergency Assistance program? \$ _____.00
- b) How much from your local Community Action
Program (CAP) agency? \$ _____.00
- c) How much from other agencies? \$ _____.00

☐ (2) No

14. How much do you still owe in back bills for rent or mortgage?
(Do not include July rent or mortgage.)

\$ _____.00

____ We do not owe any back rent or mortgage

15. Are all utilities (electricity or gas) and heat included in your rent or mortgage so that you pay only one monthly rent or mortgage payment?
(Check one.)

____ (1) Yes ► SKIP to Question 37.

____ (2) No ▼

16. Do you pay for your own oil?

____ (1) Yes

____ (2) No ► SKIP to Question 21.

17. Can you get oil on credit?

____ (1) Yes

If yes: How much was your oil bill for the month of June?
(Do not include any unpaid, back bills, if any)

\$ _____.00

____ (2) No

18. How much did you pay for oil in June?

\$ _____.00

19. Does the amount you paid for oil in June include any money you received from the Welfare Department's Emergency Assistance program, your local Community Action Program (CAP) agency, or any other agency?

____ (1) Yes

If yes:

a) How much from the Welfare Department's
Emergency Assistance program? \$ _____.00

b) How much from your local Community Action
Program (CAP) agency? \$ _____.00

c) How much from other agencies? \$ _____.00

____ (2) No

20. How much do you still owe in back bills to the oil company?
(Do not include July oil bills.)

\$ _____.00

___ We do not owe any back bills

21. Do you pay for your own bottled gas?

___ (1) Yes

___ (2) No > **SKIP to Question 26.**

22. Can you get bottled gas on credit?

___ (1) Yes

If yes: How much was your bottled gas bill for the month
of June? (Do not include any unpaid, back bills,
if any.)

\$ _____.00

___ (2) No

23. How much did you pay for bottled gas in June?

\$ _____.00

24. Does the amount you paid for bottled gas in June
include any money you received from the Welfare Department's Emergency
Assistance program, your local Community Action Program (CAP) agency,
or any other agency?

___ (1) Yes

If yes:

a) How much from the Welfare Department's
Emergency Assistance program? \$ _____.00

b) How much from your local Community
Action Program (CAP) agency? \$ _____.00

c) How much from other agencies? \$ _____.00

___ (2) No

25. How much do you still owe in back bills to the bottled gas company?
(Do not include July bottled gas bills.)

\$ _____.00

___ We do not owe any back bills

26. Do you pay for your own gas?

___ (1) Yes

___ (2) No ➤ SKIP to Question 31.

27. How much was your gas bill for the month of June, 1980?
(Do not include any unpaid, back bills, if any.)

\$ ___ .00

28. How much did you pay in June for gas?
(Include your June bill and back bills, if any.)

\$ ___ .00

29. Does the amount you paid for gas in June include any money you received from the Welfare Department's Emergency Assistance program, your local Community Action Program (CAP) agency, or any other agency?

___ (1) Yes

If yes:

a) How much from the Welfare Department's
Emergency Assistance program? \$ ___ .00

b) How much from your local Community
Action Program (CAP) agency? \$ ___ .00

c) How much from other agencies? \$ ___ .00

___ (2) No

30. How much do you still owe in back bills to the gas company?
(Do not include July gas bills.)

\$ ___ .00

___ We do not owe any back bills

31. Do you pay for your own electricity?

___ (1) Yes

___ (2) No ➤ SKIP to Question 36.

32. How much was your electricity bill for the month of June, 1980?
(Do not include any unpaid, back bills, if any.)

\$ ___ .00

33. How much did you pay in June for electricity?
(Include your June bill and back bills, if any.)

\$ ___ .00

34. Does the amount you paid for electricity in June include any money you received from the Welfare Department's Emergency Assistance program, your local Community Action Program (CAP) agency, or any other agency?

___ (1) Yes

If yes:

a) How much from the Welfare Department's
Emergency Assistance program? \$ ___ .00

b) How much from your local Community
Action Program (CAP) agency? \$ ___ .00

c) How much from other agencies? \$ ___ .00

___ (2) No

35. How much do you still owe in back bills to the electric company?
(Do not include July electric bills.)

\$ ___ .00

___ We do not owe any back bills

36. Do you have a special arrangement with any of the following companies to budget your bills so that you pay the same each month, all year round?

___ (1) Yes

If yes: Which ones? (Check all that apply.)

___ (1) Oil

___ (2) Bottled Gas

___ (3) Gas

___ (4) Electricity

___ (2) No

The next sections of this questionnaire deal with any special problems or needs you have had since January, 1980. The first section includes questions about the Emergency Assistance program administered through the Welfare Department. The second section includes questions about energy-related assistance available through your local Community Action Program (CAP) agency.

37. Since January, 1980, which of the following things have happened to you?
(Check all that apply.)

- ☐ (1) My stove, refrigerator, or hot water heater broke down and needed to be fixed or replaced.
- ☐ (2) I moved to a new place and had to buy my own refrigerator or stove.
- ☐ (3) I received at least one shut-off notice for either gas or electricity.
- ☐ (4) I did not have gas or electricity for at least one day because of a shut-off.
- ☐ (5) I went without heat for at least one day. (Do not check this space if your landlord is supposed to supply your heat.)
- ☐ (6) I received a notice from my landlord telling me to leave for non-payment of rent or I got a foreclosure notice from the bank.
- ☐ (7) I was evicted by the landlord or bank.
- ☐ (8) I was temporarily without a place to live following an eviction, fire, flood, or other natural disaster.
- ☐ (9) I had to move because my house needed repairs that I could not afford to make.
- ☐ (10) My furniture, household items, clothes, or food were destroyed as a result of fire, flood, or other natural disaster.
- ☐ (11) I had no emergency or special need.
- ☐ (12) Other (specify): _____

38. Since January, 1980, did your Welfare caseworker fill out an application for Emergency Assistance (EA) to help you pay for your emergency needs? (Check one.)

☐ (1) Yes

☐ (2) No

If no: Why not? (Check all that apply.)

☐ (1) I did not need any special help. ➤ SKIP to Question 45.

☐ (2) I did not know that the Welfare Department had a program to help me pay for emergency needs.

☐ (3) My caseworker or someone else in the Welfare Office told me I was ineligible to receive help.

☐ (4) I was told to go to a Community Action Program (CAP) agency to get help.

☐ (5) I received help from an agency outside of the Welfare Department.

☐ (6) I did not feel comfortable asking my caseworker for more money because of the way I am treated.

☐ (7) Other (describe): _____

SKIP to
Question
44.

39. Since January, 1980, if you requested help from the Welfare's Emergency Assistance (EA) program, place a check (✓) in front of the item(s) and write in the amount of money you requested for each item.

	<u>Amount Requested</u>
<input type="checkbox"/> (1) <u>Repair or purchase of appliances</u> (refrigerator, hot water heater or stove.)	\$ _____.00
<input type="checkbox"/> (2) Moving expenses or home repair because your home was <u>unsafe</u> or <u>unfit</u> .	\$ _____.00
<input type="checkbox"/> (3) <u>Back bills for utilities</u> (gas or electricity)	\$ _____.00
<input type="checkbox"/> (4) <u>Payment</u> for delivery of <u>fuel</u>	\$ _____.00
<input type="checkbox"/> (5) <u>Back rent</u> or <u>mortgage</u> payments to <u>avoid eviction</u>	\$ _____.00
<input type="checkbox"/> (6) Furniture, household equipment and supplies, clothing, food; due to <u>fire</u> , <u>flood</u> , or other <u>disaster</u> .	\$ _____.00
<input type="checkbox"/> (7) Moving expenses, advance rent, security deposit, or emergency shelter due to <u>fire</u> , <u>flood</u> , or other <u>disaster</u> .	\$ _____.00
<input type="checkbox"/> (8) Moving expenses, advance rent, security deposit storage or emergency shelter due to <u>eviction</u> .	\$ _____.00
<input type="checkbox"/> (9) Other (describe): _____	\$ _____.00

40. Since January, 1980, how many trips to the Welfare Office or other agencies did you make in order to complete your application for Emergency Assistance?

_____ trips

41. Since January, 1980, did you receive any help for your emergency or special needs through the Emergency Assistance (EA) program? (Check one.)

____ (1) Yes



____ (2) No



If yes:

a) Check the items for which you received help from EA and give the amount you received. (Check all that apply.)

____ (1) Repair or purchase of essential appliances \$ _____.00

____ (2) Moving expenses or home repair because of an unsafe or unfit home \$ _____.00

____ (3) Back bills for utilities \$ _____.00

____ (4) Payment for delivery of fuel \$ _____.00

____ (5) Back rent/mortgage to avoid eviction \$ _____.00

____ (6) Furniture, household supplies, clothing or food; due to fire, flood, or other disaster. \$ _____.00

____ (7) Moving expenses, advance rent, security deposit or emergency shelter due to fire, flood or other disaster \$ _____.00

____ (8) Moving expenses, advance rent, security deposit, storage or emergency shelter, due to eviction \$ _____.00

____ (9) Other (describe): \$ _____.00

If no:

b) Why didn't you receive help?

c) How did you manage? (OPTIONAL)

SKIP to Question 44.

42. Since January, 1980, in any one 30 day period, how many times have you received Emergency Assistance?

_____ times

43. Since January, 1980, did you receive enough help from Emergency Assistance to cover your bill/debt? (Check one.)

___ (1) Yes > **SKIP To Question 45.**

___ (2) No

44. If: (a) you did not receive help for any item you requested through the Emergency Assistance program, or
(b) the help you received did not fully cover your bill/debt, or
(c) you had a need, but did not request help, did any of the following happen to you? (Check all that apply.)

How did you manage? (OPTIONAL)-

___ (1) I was evicted/my house was foreclosed.

___ (2) I had no gas/electricity.

___ (3) I had no heat.

___ (4) I didn't have enough furniture or household items.

___ (5) I didn't have enough food.

___ (6) I had no refrigerator, stove, hot water heater, or washing machine.

___ (7) I had to live in a place that was unfit/unsafe for my family.

___ (8) Other (describe): _____

The next questions ask about the Energy Crisis Assistance Program available through your local Community Action Program (CAP) agency.

45. Since January, 1980, did you apply for help from your local Community Action Program (CAP) agency to help pay for back payment of utility bills, fuel bills or rent? (Check one.)

___ (1) Yes

___ (2) No

If no: Why not? _____

If no, SKIP to Question 48.

46. Since January, 1980, if you requested help from your Community Action Program (CAP) agency, place a check (✓) in front of the item(s) and write in the amount of money you requested.

	<u>Amount Requested</u>
___ (1) <u>Payment</u> for delivery of <u>fuel</u>	\$ ___ .00
___ (2) <u>Back</u> bills for utilities (gas, electricity)	\$ ___ .00
___ (3) <u>Rent</u> or <u>mortgage</u> payment (available from <u>only</u> a few CAP agencies)	\$ ___ .00

47. Since January, 1980, did you receive any kind of help through your Community Action Program (CAP) agency? (Check one.)

___ (1) Yes

___ (2) No

If yes:

a) Check the items for which you received help and give the amount you received. (Check all that apply.)

___ (1) <u>Payment</u> for delivery of <u>fuel</u>	\$ ___ .00
___ (2) <u>Back</u> bills for utilities	\$ ___ .00
___ (3) <u>Rent</u> or <u>mortgage</u>	\$ ___ .00

If no:

b) Why didn't you receive help?

c) How did you manage? (OPTIONAL)

48. Since January, 1980, have you received help from any other agency to help meet your special needs? (Such as: Catholic Charities, Salvation Army.) (Check one.)

___ (1) Yes

If yes: Which agencies and how much did you receive?

_____	\$ ___ .00
_____	\$ ___ .00

___ (2) No

49. What is your race? (Check one.)

___ (1) White

___ (4) Asian

___ (2) Black

___ (5) Other (describe):

___ (3) American Indian

50. What language can you speak most easily? (Check one.)

___ (1) English

___ (4) Portuguese

___ (2) French

___ (5) Spanish

___ (3) Italian

___ (6) Other (describe):

51. What is your education? (Check one.)

___ (1) No formal schooling

___ (2) Elementary school (Grade 1-8)

___ (3) Some high school (Grade 9-12)

___ (4) High school graduate or G.E.D.

___ (5) Some college or associate degree

___ (6) College graduate

___ (7) Some graduate school or graduate degree

52. Is there anything else you would like to tell us about the Welfare Department's Emergency Assistance program or your local Community Action Program (CAP) agency?

Please give us your telephone number in case we need help understanding your answers. _____

You will receive payment whether or not you give us your telephone number.

Thank you for your help.



JOHN D. PRATT
Commissioner

The Commonwealth of Massachusetts
Department of Public Welfare
600 Washington Street, Boston 02111

May 1980

Dear AFDC Recipient:

We are conducting a research study of families who were receiving Aid to Families With Dependent Children (AFDC) from the Department of Public Welfare as of February, 1980. Our goal is to understand better these families so we can improve our services. A second, but equally important, purpose of this study is to evaluate the effectiveness of the new Emergency Assistance (EA) program in meeting the emergency or special needs of AFDC families.

Your name has been selected at random, and we would greatly appreciate your help in completing the enclosed questionnaire. All information will be confidential and will not be given to your case worker or any other agency.

We will pay you \$10.00 to complete and return the enclosed questionnaire and voucher to us by May 30. Your participation is strictly voluntary and will have no effect on the amount of money you receive in your AFDC check. You should expect to receive payment several weeks after you return your completed questionnaire and voucher. Please use the enclosed business reply envelope.

Thank you for your help.

Sincerely,

Daniel J. Friedman
Director
Office of Research and Evaluation

DJF:srj
Enclosures (5)

TWO TELEPHONE NUMBERS FOR HELP IN COMPLETING THE QUESTIONNAIRE ARE:

IN THE BOSTON METROPOLITAN AREA:	727-4309
OUTSIDE THE BOSTON METROPOLITAN AREA:	1-800-882-1477 (Toll Free)

APPENDIX B: COMPARISON BETWEEN AFDC FAMILIES THAT APPLIED
FOR EA AND AFDC FAMILIES THAT DID NOT APPLY*

Demographic and Background Characteristics

Compared to non-applicants, the AFDC families that applied for EA (EA applicants) were:

- more likely to speak Spanish or Portuguese
(EA applicants - 16%; non-applicants - 8%); and
- less likely to speak English (EA applicants - 83%;
non-applicants 91%).

The two groups did not differ on the following characteristics:

- race;
- education;
- percent working;
- type of housing; or
- type of heat.

Emergency Situations (See Table B-1)

Eighty-nine percent of EA applicants reported experiencing at least one special problem or need between January 1980 and the time when the questionnaire was completed. By contrast, only 54% of the non-applicants reported at least one special problem or need in the same time period.

Comparisons between the EA applicants and non-applicants revealed a similar ranking, but in each case a greater proportion of the EA applicant group reported special problems or needs than the non-applicant group. The most frequently cited were:

- receipt of a utility shut-off notice (EA-applicants - 50%;
non-applicants - 32%);
- need for repair or replacement of a major appliance
(EA applicants - 37%; non-applicants - 24%); and
- lack of heat for at least one day (EA applicants - 28%
non-applicants - 9%).

*Information regarding the typical EA applicant was obtained by merging the data from the EA-approved and EA-denied samples collected during time 1. Information regarding the typical non-applicant was obtained from the February 1980 AFDC Caseload sample, excluding those 48 respondents who reported that they had formally applied for EA.

Shelter Costs and Expenditures (See Table B-2)

Compared to the non-applicants, the EA applicants:

- incurred higher average total shelter costs
(EA applicants - \$293.93; non-applicants - \$235.12)
and paid more for total shelter bills
(EA applicants - \$320.58; non-applicants - \$247.07);
- incurred higher average utility costs *
(EA applicants - \$156.88; non-applicants - \$120.50)
and paid more for utility bills*
(EA applicants - \$191.03; non-applicants - \$139.94);
and
- incurred similar average rental or mortgage costs
(EA applicants - \$167.29; non-applicants - \$156.02)
and paid about the same for monthly rent or mortgage
on average (EA applicants - \$170.50; non-applicants -
\$160.92).

Shelter Debt (See Table B-2)

A higher proportion of EA-applicants was in arrears for total shelter, rent and utilities* than the non-applicants. For those respondents with debt remaining after paying April 1980 bills, the magnitude of remaining total shelter debt was greater for EA applicants (\$381.07) than non-applicants (\$248.29), as was the average rent debt (EA-applicants - \$433.07; non-applicants - \$238.81).

CAP Participation

Compared to the non-applicants, EA applicants:

- were more likely to apply for CAP (EA applicants - 60%;
non-applicants - 30%);
- were more likely to receive CAP funds (EA applicants - 50%;
non-applicants - 27%); and
- received slightly more CAP aid on average (EA-applicants - \$404.96;
non-applicants - \$370.70).

Summary

Although EA applicants appear to be quite similar to non-applicants with respect to demographic, background and housing characteristics, they do differ substantially in terms of the number of emergency situations experienced, and total shelter costs, expenditures and debt. EA applicants

*See Footnotes 13 and 14. Utility includes total utilities and heat.

were more likely to report having emergency situations than the non-applicants. This finding substantiates the EA-applicants' requests for benefits, since the extremity of one's emergency situation is one of the primary factors taken into consideration in initiating a client's formal request for EA.

TABLE B-1

EMERGENCY NEEDS - EA APPLICANTS AND
NON-APPLICANTS*

<u>TYPE OF SPECIAL PROBLEM OR NEED</u>	<u>EA APPLICANTS</u>		<u>NON-APPLICANTS</u>	
	(N=331)		(N=373)	
	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>
Replace/Repair major appliance	122	37%	89	24%
Purchase major appliance	52	16%	19	5%
Utility shut-off notice	166	50%	119	32%
Utility service shut-off	38	11%	23	6%
No heat	93	28%	35	9%
Eviction notice	50	15%	14	4%
Eviction	24	7%	8	2%
Temporarily without shelter	31	9%	-	-
Move due to home repairs	13	4%	5	1%
Natural disaster	25	8%	2	1%
Other, miscellaneous	37	11%	32	9%
No emergency	30	9%	164	44%
At least one problem	296	89%	200	54%

*SOURCE: EA-approved sample (time 1), EA-denied sample (time 1), and February 1980 AFDC caseload sample.

TABLE B-2

AVERAGE SHELTER COSTS, EXPENDITURES, DEBT
FOR EA-APPLICANTS AND NON-APPLICANTS*

<u>CATEGORIES</u>	<u>EA-APPLICANTS</u> (N=331)	<u>BASE (N)</u>	<u>NON-APPLICANTS</u> (N=373)	<u>BASE (N)</u>
<u>Shelter Costs</u>				
Total shelter costs	\$293.93	329	\$235.12	371
Rent	\$167.29	323	\$156.02	366
Utility*** (for those who pay separately for utilities)	\$156.88	272	\$120.50	250
<u>Shelter Expenditures</u>				
Total shelter expenditures	\$320.58	325	\$247.07	367
Rent	\$170.50	322	\$160.92	360
Utility*** (for those who pay separately for utilities)	\$191.03	258	\$139.94	234
<u>Shelter Debt</u>				
Total shelter debts -- Percent in debt	62%	202	45%	169
-- Average amount	\$381.07		\$248.29	
Rent -- Percent in debt	25%	82	16%	58
-- Average amount	\$433.07		\$238.81	
Utility*** (for those who pay separately for utilities) -- Percent in debt	64%**	176	55%**	139
-- Average amount	\$233.14		\$202.23	

* SOURCE: EA-approved sample (time 1), EA-denied sample (time 1) and February 1980 AFDC caseload sample.

**Percent of respondents who pay for at least one utility/heat bill:

--EA applicants: N=277

--Non-applicants: N=252

***See Footnotes 13 and 14. Utility includes total utilities and heat.

APPENDIX C: COMPARISON BETWEEN EA-APPROVED
AND EA-DENIED SAMPLES*

Several factors were found to differentiate the EA-approved and EA-denied samples. Compared to the average respondent in the EA-denied sample, the average EA-approved respondent:

- was less likely to be working (EA-approved - 15%; EA-denied - 24%);
- received a larger monthly AFDC grant (EA-approved - \$344.79; EA-denied - \$324.64);
- was less likely to have remaining total shelter debt (EA-approved - 62%; EA-denied - 67%);
- was less likely to have remaining rental debt (EA-approved - 21%; EA-denied 27%);
- was less likely to have remaining utility debt** (EA-approved - 62%; EA-denied - 69%);
- had less average total shelter debt (EA-approved - \$292.11; EA-denied - \$451.77);
- had less average utility debt** (EA-approved - \$191.18; EA-denied - \$264.78);
- reported more Disaster Assistance type needs (EA-approved - 61%; EA-denied - 54%) and fewer EECF needs (EA-approved - 29%; EA-denied - 46%); and
- requested more Disaster Assistance benefits (EA-approved - 65%; EA-denied - 48%) and fewer EECF benefits (EA-approved - 35%; EA-denied - 52%).

The two samples did not differ with respect to:

- average total shelter costs, rental costs, or total utility costs;**
- average total shelter expenditures, rental expenditures, or utility expenditures;**

*The results are based on data obtained from the EA-approved sample (times 1 and 2) and the EA-denied sample (times 1 and 2).

**See Footnotes 13 and 14. Utility includes total utilities and heat.

--type of housing or type of heat; or

--likelihood of receiving CAP aid or the average amount of CAP aid received.